

Information to identify the case:

Debtor 1 **Raymond A. Claypoole**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7178**

EIN **---**

Debtor 2 **Michelle D. Claypoole**

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6772**

EIN **---**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-22588-JAD**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond A. Claypoole

Michelle D. Claypoole

10/7/21

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Raymond A. Claypoole
Michelle D. Claypoole
Debtors

Case No. 16-22588-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 07, 2021

User: dpas
Form ID: 3180W

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond A. Claypoole, Michelle D. Claypoole, PO Box 484, Bruin, PA 16022-0484
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 564 Forbes Avenue, Manor Building, Pittsburgh, PA 15219-2908
cr	+ Federal Home Loan Mortgage Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Federal Home Loan Mortgage Corporation, 6200 S. Quebec St, Greenwood Village, CO 80111-4720
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14258736	Associates in Resp. Medicine, 5131 Liberty Ave, Pittsburgh, PA 15224-2217
14304999	+ Butler Hospital Care Associates, PO Box 1549, Suite 901, Butler, PA 16003-1549
14258738	+ Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
14258742	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14258739	Children's Hospital, PO Box 382059, Pittsburgh, PA 15250-8059
14258743	Commonwealth of Pennsylvania, Dept of Compliance, Dept 280948, Harrisburg, PA 17128-0948
14258744	+ Family Foot Care Associates, 223 Grove City Rd, Suite 1, Slippery Rock, PA 16057-8532
14258746	+ HSNC Polaris, 90 Christiana Rd, New Castle, DE 19720-3118
14258748	+ Medical Center Clinic, 247 Morewood Ave, Pittsburgh, PA 15213-1861
15388345	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14402865	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14314470	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14258751	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Oct 08 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 07 2021 22:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 08 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 07 2021 22:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	Oct 08 2021 03:03:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

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cr	EDI: BANKAMER.COM	Oct 08 2021 03:03:00	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Oct 08 2021 03:03:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Po Box 31785, TAMPA, FL 33631-3785
14258735	EDI: PHINAMERI.COM	Oct 08 2021 03:03:00	AmeriCredit, PO Box 183593, Arlington, TX 76096
14269741	+ EDI: PHINAMERI.COM	Oct 08 2021 03:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14322017	EDI: BANKAMER.COM	Oct 08 2021 03:03:00	BANK OF AMERICA, N.A., BANK OF AMERICA, PO BOX 31785, TAMPA, FL, 33631-3785
14258737	+ EDI: BANKAMER.COM	Oct 08 2021 03:03:00	Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
14258740	EDI: CITICORP.COM	Oct 08 2021 03:03:00	CitiFinancial, Attn: Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489
14258741	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 07 2021 22:57:00	Citizens Auto Finance, 480 Jefferson Blvd, Warwick, RI 02886-1359
14258745	+ EDI: HFC.COM	Oct 08 2021 03:03:00	Household Bank/Yamaha, 90 Christiana Rd, New Castle, DE 19720-3118
14258747	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2021 23:02:53	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
14312578	+ EDI: AGFINANCE.COM	Oct 08 2021 03:03:00	Onemain, 605 Munn Road, FT Mill, SC 29715-8421
14293231	EDI: PENNDEPTREV	Oct 08 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14293231	Email/Text: RVSVBCICNOTICE1@state.pa.us	Oct 07 2021 22:57:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14258749	EDI: RMSC.COM	Oct 08 2021 03:03:00	Synchrony Bank/Dick's Sporting Goods, Attn: Bankruptcy Dept., PO Box 965015, Orlando, FL 32896-5015
14258750	EDI: RMSC.COM	Oct 08 2021 03:03:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14331238	EDI: BANKAMER.COM	Oct 08 2021 03:03:00	The Bank Of New York Mellon Fka et al., Bank Of America, Po Box 31785, Tampa, FL 33631-3785
14258753	EDI: WFNNB.COM	Oct 08 2021 03:03:00	WFNNB/Fashion Bug, PO Box 182125, Columbus, OH 43218-2125
14271107	EDI: WFFC.COM	Oct 08 2021 03:03:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657
14258752	+ Email/Text: BKRMailOps@weltman.com	Oct 07 2021 22:57:00	Weltman Weinberg & Reis Co., L.P.A., Attn: Matthew D. Urban, Esquire, 436 Seventh Ave., Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, NA, As Successor By Merger to Bac

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cr *+ Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr * BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr * BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
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cr * BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14649554 * Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg PA 17128-0946

TOTAL: 4 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

Name	Email Address
Anthony T. Kovalchick	on behalf of Creditor Dep't of Revenue Office of Attorney General akovalchick@attorneygeneral.gov
Chrisovalanate P. Fliakos	on behalf of Creditor The Bank Of New York Mellon Fka The Bank Of New York et al. pawb@fedphe.com
Chrisovalanate P. Fliakos	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com
James A. Prostko	on behalf of Creditor The Bank of New York Mellon et al jprostko@c-vlaw.com jamesprostko@gmail.com
James A. Prostko	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-T jprostko@c-vlaw.com, jamesprostko@gmail.com

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Jeremy J. Kobeski

on behalf of Creditor The Bank Of New York Mellon Fka The Bank Of New York et al. pawb@fedphe.com,
mcupec@grenenbirsic.com

Jerome B. Blank

on behalf of Creditor Bank of America NA, As Successor By Merger to Bac Home Loans Servicing, LP et al pawb@fedphe.com

Maria Miksich

on behalf of Creditor The Bank of New York Mellon et al mmiksich@kmllawgroup.com

Maria Miksich

on behalf of Creditor The Bank Of New York Mellon Fka The Bank Of New York et al. mmiksich@kmllawgroup.com

Maria Miksich

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI mmiksich@kmllawgroup.com

Michael S. Lazaroff

on behalf of Joint Debtor Michelle D. Claypoole butlerdebtlaw@zoominternet.net
alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com

Michael S. Lazaroff

on behalf of Debtor Raymond A. Claypoole butlerdebtlaw@zoominternet.net
alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 14